

PATENT

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

APPELLANTS: LIKOUREZOS et al. GROUP ART UNIT: 3692  
SERIAL NO.: 09/764,618 FILED: January 17, 2001  
EXAMINER: Clement B. Graham Atty. Docket No. 1002  
FOR: **SYSTEM AND METHOD FOR EFFECTING PAYMENT  
FOR AN ELECTRONIC COMMERCE TRANSACTION**

Mail Stop Amendment  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Confirmation No. 7876

**RESPONSE UNDER 37 C.F.R. SECTION 1.111**

Sir:

Please consider the following remarks in light of the Office Action of the U.S. Patent and Trademark Office mailed on April 30, 2008:

The Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 26 of this paper.